

CLAIMS

What is claimed is:

1. A method of transferring a gift to a charity, comprising:
  - causing a business entity to issue common shares and preferred shares to a gift donor;
  - causing said gift donor to transfer said common shares to a charity;
  - causing said business entity to purchase an insurance policy from an insurance seller on the life of an insured individual;
  - causing said business entity to purchase an annuity from an annuity seller, said annuity generating a regular payment; and
  - allocating at least a portion of said regular payment to said charity.
2. The method according to claim 1, further comprising:
  - causing said gift donor to borrow a loan from a lender, funds from said loan being for the purchase of said annuity and said insurance policy.
3. The method according to claim 2, wherein at least a portion of said regular payment is allocated to interest on said loan.
4. The method according to claim 1, wherein said business entity is a limited liability company.
5. The method according to claim 1, wherein said business entity is a corporation.
6. The method according to claim 1, wherein a death benefit of said insurance policy is assigned to a holder of said preferred stock.

7. A system of transferring a gift to a charity, comprising:
- means for causing a business entity to issue common shares and preferred shares to a gift donor;
  - means for causing said gift donor to transfer said common shares to a charity;
  - means for causing said business entity to purchase an insurance policy from an insurance seller on the life of an insured individual;
  - means for causing said business entity to purchase an annuity from an annuity seller, said annuity generating a regular payment; and
  - means for allocating at least a portion of said regular payment to said charity.
8. The system according to claim 7, further comprising:
- means for causing said gift donor to borrow a loan from a lender, funds from said loan being for the purchase of said annuity and said insurance policy.
9. The system according to claim 8, wherein at least a portion of said regular payment is allocated to interest on said loan.
10. The system according to claim 7, wherein said business entity is a limited liability company.
11. The system according to claim 7, wherein said business entity is a corporation.
12. The system according to claim 7, wherein a death benefit of said insurance policy is assigned to a holder of said preferred stock.

13. A program product, comprising machine readable program code for causing a machine to perform the following method steps:

causing a business entity to issue common shares and preferred shares to a gift donor;

causing said gift donor to transfer said common shares to a charity;

causing said business entity to purchase an insurance policy from an insurance seller on the life of an insured individual;

causing said business entity to purchase an annuity from an annuity seller, said annuity generating a regular payment; and

allocating at least a portion of said regular payment to said charity.